

Information to identify the case:

Debtor 1	Janet Francis Canedo	Social Security number or ITIN	xxx-xx-4837
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-23636-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet Francis Canedo

11/9/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Janet Francis Canedo
Debtor

Case No. 16-23636-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 09, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2021:

Recip ID	Recipient Name and Address
db	+ Janet Francis Canedo, 207 Cotter Avenue, Neptune, NJ 07753-3701
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516290599	+ Dermone Dermatology of NJ, PO Box 4103, Belfast, ME 04915-4100
516290600	+ First Atlantic Fcu, 468 Industrial Way W, Eatontown, NJ 07724-2210
516290601	+ First Atlantic Federal Credit Union, 468 Industrial Way, Eatontown, NJ 07724-2210
516515282	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
516290604	+ KIA Motors Finance, P.O. box 660891, Dallas, TX 75266-0891
516290603	+ Kia Motors Finance, 4000 Macarthur Blvd Ste1, Newport Beach, CA 92660-2558
516290605	+ Labcorp, P. O. Box 2240, Burlington, NC 27216-2240
516290606	+ Motor Vehicle Commission, PO Box 160, Trenton, NJ 08666-0160
516352979	+ NJSVS, Bankruptcy Unit, PO BOX4850, Trenton, NJ 08650-4850
516290608	+ Retro Fitness, 300 W. Sylvania Ave., Neptune, NJ 07753-6017
516290609	State of New Jersey, Auto Ins. Surcharge & Collections, P. O. Box 4775, Trenton, NJ 08650-4775
516290611	+ University Radiology, P.O. Box 1075, 579A Cranbury Road, East Brunswick, NJ 08816-5426

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 09 2021 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 09 2021 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516290596	+ Email/Text: lynne@lhamptonpa.com	Nov 09 2021 20:42:00	561 Music & Multimedia Inc., C/O Lynne Hampton, 1128 Royal Palm Beach Blvd, West Palm Beach, FL 33411-1607
516443525	EDI: BECKLEE.COM	Nov 10 2021 01:28:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516290597	+ EDI: AMEREXPR.COM	Nov 10 2021 01:28:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516520650	Email/PDF: resurgentbknofications@resurgent.com	Nov 10 2021 10:00:00	Ashley Funding Services LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516290598	+ EDI: CITICORP.COM	Nov 10 2021 01:28:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516455461	Email/PDF: resurgentbknofications@resurgent.com	Nov 10 2021 10:00:00	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516371403	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 09 2021 20:42:00	QUICKEN LOANS INC., QUICKEN LOANS,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Nov 09, 2021

Form ID: 3180W

Total Noticed: 27

			INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
516290607	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 09 2021 20:42:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
516352806	+ Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG	Nov 09 2021 20:42:00	TOWNSHIP OF NEPTUNE, PO BOX 1167, NEPTUNE NJ 07754-1167
516290610	+ Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG	Nov 09 2021 20:42:00	Township of Neptune, PO Box 1167, 25 Neptune Blvd., Neptune, NJ 07753-4814
516290612	+ Email/PDF: HCABKNotifications@resurgent.com	Nov 10 2021 10:00:00	West Palm Hospital, 2201 45th Street, West Palm Beach, FL 33407-2047

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518164991	*+	QUICKEN LOANS INC., QUICKEN LOANS INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
516290602	##+	Flawless Beauty & Skin, 1215 Main Street, Asbury Park, NJ 07712-5940

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James Patrick Shay	on behalf of Creditor QUICKEN LOANS INC. shay@bbs-law.com jpshay@gmail.com
Michael Frederick Dingerdisen	on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
William H. Oliver, Jr.	on behalf of Debtor Janet Francis Canedo courtdocs@oliverandlegg.com R59915@notify.bestcase.com

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Nov 09, 2021

Form ID: 3180W

Total Noticed: 27

TOTAL: 7